

**In the Claims:**

1-15. (cancelled)

16. (formally presented) A communication network which communicates with a mobile terminal that has communication functionality and financial functionality of effecting financial services provided by at least one financial institution, the communication network comprising:

a communication control that communicates data with the mobile terminal and the at least one financial institution to have the financial services implemented;

a memory in which an identification of the mobile terminal is recordable along with information concerning the mobile terminal as to whether to disable the financial functionality accorded to the mobile terminal;

a memory control that, in response to a report notifying a possibility of fraud which may be committed with the financial functionality of the mobile terminal, stores in the memory, in connection with the mobile terminal, information indicating that the financial functionality has to be disabled;

a terminal control that, if the memory indicates that the financial functionality has to be disabled, sends a disabling signal, independently of the at least one financial institution, to the mobile terminal to which the financial functionality is accorded, wherein the disabling signal causes the mobile terminal to at least partially disable either or both of the communication functionality and the financial functionality of effecting financial services.

17. (formally presented) A communication network according to claim 16, wherein the communication network is a wireless communication network and the mobile terminal is a wireless mobile telephone.

18. (formally presented) A communication network according to claim 16, wherein the financial services comprise a service for advancing a credit.

19. (formally presented) A communication network according to claim 16, wherein the terminal is configured to selectively effect the financial services provided by multiple financial institutions.

20. (formally presented) A communication network according to claim 16, wherein the terminal control sends the disabling signal when the terminal becomes receptive to the disabling signal.

21. (formally presented) A communication network according to claim 20, wherein the terminal control sends the disabling signal when the terminal initiates a connection to the communication network.

22. (formally presented) A communication network according to claim 20, wherein the terminal control sends the disabling signal when the terminal is turned on.

23. (formally presented) A communication network according to claim 16, wherein the terminal control checks the memory to see whether to disable the mobile terminal, when the mobile terminal sends a dispatch signal to a nearby base station.

24. (formally presented) A communication network according to claim 16, wherein the disabling signal causes the mobile terminal to erase data in the mobile terminal regarding the financial services.

25-38. (cancelled)